APPRAISAL OF REAL PROPERTY



LOCATED AT

148 Penn Ave Souderton, PA 18964 Tax Map:21013 Lot:021

FOR

Mr. David M. Offen, Attorney The Curtis Center 601 Walnut Street, Ste 160 Philadelphia, PA 19106

OPINION OF VALUE

\$205,000

AS OF

09/29/2020

BY

Jeaneen Purdie Chambers PA Certified General Real Estate Appraiser The Purdie Group, P.O. Box 9955 Philadelphia, PA 19118 (215) 248-6078 jeaneen@purdie-d.com

Case 19-13854-amc Doc 103 Filed 11/10/20 Entered 11/10/20 13:38:41 University Page 2020997

| | The purpose of this su | mmary appraisal repo | t is to pro | ovide the lender | r/client with an a | ccurate, and adequat | ely s | upported, opini | on of the | market value | of the subject | ct property. |
|-------------------|--|--|--|--|--|---|--|---|---|--|--|--|
| | Property Address 148 | Penn Ave | | | | City Souderton | | | St | tate PA | Zip Code 189 | 964 |
| | Borrower | 1 011117140 | | Owner | r of Public Record | Charles & Hien | | /Δn | C | | omery Count | |
| | | Map:21013 Lot:02 | 1 | | | Onancs & mon | ivguy | 7011 | | y Works | joinitry Count | .y |
| | | | ı | | | Tax Year 2020 | | | D | .E. Taxes \$ | 700 | |
| | | 1-00-05864-001 | | | | | | | | | 3,709 | |
| H | | edar Mill | | | | | 2101 | 3-021 | | | 072.01 | |
| SUBJECT | Occupant Owner | Tenant Vaca | | | al Assessments \$ | 0 | | PUD | HOA\$ | 0 | per year | per month |
| E E | Property Rights Appraised | Fee Simple | Leasehold | d Other | r (describe) | | | | | | | |
| 0, | Assignment Type | Purchase Transaction | Refina | ince Transaction | Other (des | ^{cribe)} Ascertain | Mar | ket Value | | | | |
| | Lender/Client Mr. Da | vid M. Offen, Attorr | iev | Ad | ddress The Cur | tis Center 601 Wal | nut S | treet Ste 16 | 0Philadelph | nia. PA 1910 | 6 | |
| | Is the subject property currently | | | e in the twelve mont | | | | | o | | Yes No | |
| | Report data source(s) used, offe | ering price(s), and date(s). | | According | to the local mult | tiple list service, th | ווס פוו | hiert nroner | hy was not | listed for sale | | νοίνο |
| | months prior to the ef | factive date of this | annraical | According | g to the local man | upio list sol vice, ti | io oui | ojout propur | ty was not | iiotoa ioi oait | during the ti | VOIVO |
| | | lyze the contract for sale fo | | hase transaction Ex | xnlain the results of the a | analysis of the contract for | sale or | why the analysis | was not | | | |
| | performed. | .,,25 1.10 001111101 101 0110 10 | ano oubject pure | made d'anoudain. E | Apiani dio rocale or dio c | analysis of the contract for | 04.0 0. | mily and analysis | 1140 1101 | | | |
| | portorniou. | | | | | | | | | | | |
| ᄗ | 0tt D-i A | D-t(0t- | .1 | 1- 41- | | | | | | . 0 (-) | | |
| 2 | Contract Price \$ | Date of Contra | | | ne property seller the own | <u> </u> | | Yes | No Data | a Source(s) | | |
| CONTRACT | Is there any financial assistance | , - | - | inpayment assistanc | ce, etc.) to be paid by an | y party on behalf of the bo | rrower's | , | | | Yes | s No |
| ပ | If Yes, report the total dollar am | ount and describe the items | to be paid. | | | | | | | | | |
| | | | | | | | | | | | | |
| | | | | | | | | | | | | |
| | Note: Race and the racial com | position of the neighborh | ood are not appr | raisal factors. | | | | | | | | |
| | | hood Characteristics | ., | | One-Unit | Housing Trends | | | One-Un | it Housing | Present La | nd Use % |
| | Location Urban | | Rural | Property Values | Increasing | | | Declining | PRICE | AGE | One-Unit | |
| | | | | | | | | - | | | 2-4 Unit | 80 % |
| | Built-Up Over 75% | 25-75% | Under 25% | Demand/Supply | Shortage | In Balance | | Over Supply | \$ (000) | (yrs) | | 5 % |
| 9 | Growth Rapid | Stable | Slow | Marketing Time | Under 3 mths | 3-6 mths | | Over 6 mths | 108 ^L | .ow 25 | Multi-Family | 5 % |
| 웊 | Neighborhood Boundaries | Souderton Bo | rough is ger | nerally defined | d north by S.Cour | nty Line Rd (Bethle | ehem | Pike), | 495 H | ^{ligh} 125 | Commercial | 10 % |
| Ö | south by Towpath Rd | Mifflin St, and Col | onial Ave, ea | ast by E. Cher | ry Street, and we | st by W. Reliance | Road | d. | 258 P | red. 85 | Other | 0 % |
| ᇙ | Neighborhood Description | | | | • | f residential land i | | | ultifamily. | retail and cor | nmercial plus | s limited |
| 핃 | industrial land uses. T | | | <u> </u> | - | | | | | | | |
| | transit to nearby town | | • | | | a cominacinos or mig | gii vvc | iyo (Houlo o | oo, Houte | 110, and bot | menerii ikej | idomitato |
| | Market Conditions (including su | | | | | 2 comparable cale | 00 ror | aina from C | 100 500 + | ¢405 000 v | uith a madian | oolo |
| | | • | | | | 3 comparable sale | | | | | | |
| | price of \$258,000 du | ing the past twelve | months. Sa | ales closed wi | tnin three month | s marketing time a | ונ וטנ | J.U% to sale- | -to-list pric | e ratio. Selle | r concession | s occur |
| | sporadically. | | | | | | | | | | | |
| | Dimensions 33.00 X 15 | 50.75 | | Are | 107 0 01 | Shap | oe F | Rectangular | | View N; | Res; | |
| | Specific Zoning Classification | R3 | | Zon | ning Description | Residential single f | amily | attached is | a permitte | d use by righ | t in the distric | ct. |
| | Zoning Compliance | Legal Nonco | onforming (Grand | fathered Use) | No Zoning | Illegal (describe) |) | | | | | |
| | Is the highest and best use of s | ubject property as improved | (or as proposed | per plans and speci | ifications) the present us | e? | | X | Yes | No If No, descri | ^{ibe} Sinale | e family |
| | housing is the predon | singet use in the die | striot | | | | | | | | | |
| | | | | | | | | | | | | 1 |
| | | illiant use in the us Other (describe) | strict. | | Public Other (desc | ribe) | | Off-site Improven | nents - Type | | Public | Private |
| | Utilities Public (| | | Water | ` | ribe) | | Ott | | 1 | | - |
| SITE | Utilities Public C | | 1 | Water | | ribe) | | Street maca | nents - Type adam paved | t | Public | |
| SITE | Utilities Public (Electricity Gas | Other (describe) | 1 | Water Sanitary Sewer | | | | Street maca Alley none | | | | Private |
| SITE | Utilities Public (Electricity Gas FEMA Special Flood Hazard Are | Other (describe) | No FE | Water | X | FEMA Map # 420 | | Street maca | | d FEMA Map Da | | Private |
| SITE | Utilities Public (Electricity Gas FEMA Special Flood Hazard Are Are the utilities and off-site impi | Other (describe) A Yes overnents typical for the ma | No FE | Water Sanitary Sewer IMA Flood Zone | X Yes N | FEMA Map # 420 o If No, describe | | Street maca Alley none | idam paved | FEMA Map Da | 03/02/ | Private |
| SITE | Utilities Public (Electricity Gas FEMA Special Flood Hazard Are Are the utilities and off-site impi Are there any adverse site cond | Other (describe) The describe Yes The describe | No FE rket area? sements, encroad | Water Sanitary Sewer MA Flood Zone chments, environme | X Yes N ental conditions, land use | FEMA Map # 420 o If No, describe s, etc.)? | 091C | Street maca Alley none 0137G | | FEMA Map Da | | Private |
| SITE | Utilities Public (Electricity Gas FEMA Special Flood Hazard Are Are the utilities and off-site impi | Other (describe) The describe Yes The describe | No FE rket area? sements, encroad | Water Sanitary Sewer MA Flood Zone chments, environme | X Yes N ental conditions, land use | FEMA Map # 420 o If No, describe s, etc.)? | 091C | Street maca Alley none 0137G | idam paved | FEMA Map Da | 03/02/ | Private |
| SITE | Utilities Public (Electricity Gas FEMA Special Flood Hazard Are Are the utilities and off-site impi Are there any adverse site cond | Other (describe) The describe Yes The describe | No FE rket area? sements, encroad | Water Sanitary Sewer MA Flood Zone chments, environme | X Yes N ental conditions, land use | FEMA Map # 420 o If No, describe s, etc.)? | 091C | Street maca Alley none 0137G | idam paved | FEMA Map Da | 03/02/ | Private |
| SITE | Utilities Public (Electricity Gas FEMA Special Flood Hazard Are Are the utilities and off-site impi Are there any adverse site cond | Other (describe) The describe Yes The describe | No FE rket area? sements, encroad | Water Sanitary Sewer MA Flood Zone chments, environme | X Yes N ental conditions, land use | FEMA Map # 420 o If No, describe s, etc.)? | 091C | Street maca Alley none 0137G | idam paved | FEMA Map Da | 03/02/ | Private |
| SITE | Utilities Public (Electricity Gas FEMA Special Flood Hazard Are Are the utilities and off-site impi Are there any adverse site cond | hther (describe) Yes a Yes ovements typical for the ma titions or external factors (ea nt adverse site con | No FE rket area? sements, encroad | Water Sanitary Sewer MA Flood Zone chments, environme | X Yes N Intal conditions, land uses Ind uses observed | FEMA Map # 420 o If No, describe s, etc.)? | 091C | Street maca Alley none 0137G | idam paved | FEMA Map Da | tte 03/02/ | Private |
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| SITE | Utilities Public (Electricity Gas FEMA Special Flood Hazard Are Are the utilities and off-site impi Are there any adverse site cond There were no appare General Des Units One One v | inter (describe) Yes a Yes ovements typical for the ma titions or external factors (ea nt adverse site con cription | No FE rket area? sements, encroad | Water Sanitary Sewer MA Flood Zone chrnents, environme ements, or lar Foundation SlabC | X Yes N ental conditions, land uses nd uses observed | FEMA Map # 420 o If No, describe s, etc.)? d during property i | 091C | Street maca Alley none 0137G ction. mater tone/brick/av | idam paved | FEMA Map Da | ite 03/02/ If Yes, describe mate wd/crpt/tile | Private 2016 rials/condition /avg |
| SITE | Utilities Public (Electricity Gas FEMA Special Flood Hazard Are Are the utilities and off-site impirare Are there any adverse site cond There were no appare General Des Units One One v # of Stories 2.5 | inter (describe) Yes a Yes ovements typical for the ma titions or external factors (ea nt adverse site con cription | No FE rket area? sements, encroad ditions, eas | Water Sanitary Sewer MA Flood Zone chrnents, environme ements, or lar Foundation SlabC | X X Yes N ental conditions, land use nd uses observed Crawl Space Partial Basement | FEMA Map # 420 o If No, describe s, etc.)? d during property i Exterior Description Foundation Walls | nsper | Street maca Alley none 0137G ction. mater tone/brick/avg | idam paved | FEMA Map Dass No Interior Floors | ite 03/02/ If Yes, describe mate wd/crpt/tile plaster/avg | Private 2016 private and a second se |
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Case 19-13854-amc Doc 103 Filed 11/10/20 Entered 11/10/20 13:38:41 Desc Main File No. 2020997

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| There are 4 comparable | proper | ties curr | rently of | ffered f | or sale | in t | he subject | neighborhoo | d rangi | ng in | price | from \$ | 141,900 | | to \$ | 540 | 9,500 | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|---|---|--|--|--|---------------------------------------|
| There are 73 comparable | sales | | subject | neighbo | | | | welve months | | | | | \$ 108,500 | ^ | | | 195,000 195,000 | • |
| FEATURE | 30103 | SUBJECT | | Ticigribo | | | LE SALE # 1 | | i angii | - | | LE SALE # | .00,00 | 1 | | | LE SALE # 3 | • |
| | | SUBJECT | | | | WIFANAD | LE SALE # | | | | | LE SALE # | ۷ | l | | | LE SALE # 3 | |
| Address 148 Penn Ave | | | | | een St | | | | 123 V | V Broad | St | | | | ntral A | | | |
| Souderton, PA 189 | 164 | | | Soude | erton, F | PA 189 | 964 | | Soude | erton, P | A 189 | 164 | | Soude | erton, F | PA 189 | 164 | |
| Proximity to Subject | | | | | | | | | | | | | | | | | | |
| Sale Price | \$ | | | | | | \$ | 216,500 | | | | \$ | 217,000 | | | | \$ | 229,000 |
| Sale Price/Gross Liv. Area | \$ | | sq.ft. | \$ | 128.87 | 7 sq.ft. | | <u> </u> | | 151.96 | sq.ft. | | <u> </u> | | 138.45 | sq.ft. | | <u> </u> |
| Data Source(s) | | | | | 64833 | | M 2 | | | 66083 | | Л 4 | | | 65752 | | <i>I</i> 7 | |
| Verification Source(s) | | | | | and Pul | | | | | and Pul | | | | | and Pu | | | |
| VALUE ADJUSTMENTS | | DESCRIPTION | ON | | SCRIPTIC | | | Adjustment | | SCRIPTIO | | | Adjustment | | ESCRIPTIO | | +(-) \$ A | diustment |
| Sales or Financing | | 72001111 110 | 514 | | | ,,, | 1()\$ | riajaotinont | _ | | | 1()\$ | Aujuotinont | _ | | ,,, | 1()\$70 | ajuotinont |
| = | | | | ArmLi | | | | | ArmL | | | | | ArmL | | | | |
| Concessions | | | | Conv; | | | | | Conv; | | | | | Conv; | | | | -8,000 |
| Date of Sale/Time | | | | s07/2 | 0;c05/ | 20 | | | s10/2 | 0;c08/2 | 20 | | | s10/2 | :0;c08/ | 20 | | |
| Location | N;Re | :S; | | N;Res | 3; | | | | N;Res | 3; | | | | N;Res | 3; | | | |
| Leasehold/Fee Simple | Fee S | Simple | | Fee Si | imple | | | | Fee S | imple | | | | Fee S | imple | | | |
| Site | 4975 | | | 4850 | | | | 0 | 5292 | | | | 0 | 2105 | | | | 0 |
| View | N;Re | | | N;Res | | | | | N;Res | | | | | N;Res | | | | |
| Design (Style) | | .5;End F | 2014 | | ;; 5;Twin | | | 0 | | ; ;End R | 014 | | 0 | | ;Row I | Jauca | | 0 |
| Quality of Construction | | J,EIIU F | 10W | |), I WIII | | | U | | ,EIIU N | UW | | U | | ,nuw i | 10056 | | U |
| Actual Age | Q4 | | | Q4 | | | | | Q4 | | | | | Q4 | | | | |
| - | 101 | | | 120 | | | | | 131 | | | | | 104 | | | | 0 |
| Condition | C4 | | | C3 | | | | -10,000 | | | | | -10,000 | | | | | -10,000 |
| Above Grade | Total | Bdrms. | Baths | Total | Bdrms. | Baths | | | Total | Bdrms. | Baths | | | Total | Bdrms. | Baths | | |
| Room Count | 7 | 4 | 1.0 | 7 | 4 | 1.1 | | -2,500 | 6 | 3 | 1.0 | | 0 | 7 | 4 | 1.1 | | -2,500 |
| Gross Living Area | | 1,453 | 3 sq.ft. | | 1,680 | sq.ft. | | 0 | | 1,428 | sq.ft. | | 0 | | 1,654 | sq.ft. | | 0 |
| Basement & Finished | 4769 | sf0sfwu | | 476sf | 0sfwu | | | | 535st | 0sfwu | | | 0 | 752s1 | , | | | 0 |
| Rooms Below Grade | 03 | | | ., 551 | 55111U | | | | | 5011VU | | | U | . 5231 | 301 WU | | | Ü |
| Functional Utility | Avera | 200 | | Augra | no. | | | | ۸۷٬۰۰۰ | no. | | | | ٨٠٠٠٠ | ao | | | |
| Heating/Cooling | | | | Avera | _ | | | F 000 | Avera | _ | | | | Avera | _ | | | |
| | | vindow a | | | entral a | | | | _ | vindow | | | | | ndow a | | | |
| Energy Efficient Items | None | e observ | /ed | None | reporte | ed | | 0 | None | reporte | d | | 0 | None | reporte | ed | | 0 |
| Garage/Carport | 1gd | | | None | | | | +2,500 | 2gd2 | w | | | -2,500 | None | | | | +2,500 |
| Porch/Patio/Deck | Front | t/rear po | orch | Front | porch/ | deck | | 0 | Front | porch/p | oatio | | 0 | Front | porch/ | patio | | 0 |
| No | | | | | | | | | | | | | | | | | | |
| <u>N</u> | | | | | | | | | | | | | | | | | | |
| <u> </u> | 1 | | | | | | | | | | | | | | | | | |
| Net Adjustment (Total) | | | | | + 5 | ◁ - | ŝ | -15,000 | | + 5 | ₹ - | ŝ | -12,500 | | l + \(\bar{\chi}\) | ₹ - | s | -18,000 |
| (1000) | | | | Net Adj. | · <u>k</u> | 6.9 % | - | -13,000 | Net Adj. | | 5.8 % | , | -12,500 | Net Adj. | ı · <u>L</u> | | | -10,000 |
| M Adjusted Sale Price | | | | l rect / taj. | | 0.9 ~ | | | i vot riuj. | | ລ ຕ ″ | | | processuj. | | 70% | | |
| Adjusted Sale Price | | | | Cross A | di. | | • | | Cross A | | 5.0 W | • | | Cross A | di. | 7.9 % | c | |
| of Comparables | | | | Gross Ad | | 9.2 % | | 201,500 | Gross A | | 5.8 % | \$ | 204,500 | Gross A | dj. | 7.9 [%] 10.0 [%] | \$ | 211,000 |
| Adjusted Sale Price of Comparables did did not research the | sale or tr | ansfer histo | ory of the | | | 9.2 % | | | Gross A | | 5.8 % | \$ | 204,500 | Gross A | dj. | 7.9 [%] 10.0 [%] | \$ | 211,000 |
| or comparables | sale or tr | ransfer histo | ory of the | | | 9.2 % | | | Gross A | | 5.8 % | \$ | 204,500 | Gross A | dj. | 7.9 [%] 10.0 [%] | \$ | 211,000 |
| or comparables | sale or tr | ransfer histo | ory of the | | | 9.2 % | | | Gross A | | 5.8 % | \$ | 204,500 | Gross A | dj. | 7.9 [%] 10.0 [%] | \$ | 211,000 |
| I did did not research the | | | | subject p | roperty an | 9.2 [%] nd compa | rable sales. I | | | dj. | 5.8 % | | 204,500 | Gross A | dj. | 7.9 % 10.0 % | \$ | 211,000 |
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|---|--|--|--|--|--|--|--|
| | in the subject property in its condition at the time of property inspection on September | | | | | | |
| Scope of Work: This appraisal report, analysis and the opinion of value were develop Appraisal Practice (USPAP) as published by the Appraisal Foundation and the Apprais | | | | | | | |
| Our scope of work includes an overview of the immediate neighborhood, inspection o scope includes reliance upon data listed in the public record, the local multiple listing | f the subject, its environs, and measurements taken during property inspection. The | | | | | | |
| Consideration is given to the three approaches to value and the development of the most applicable approach. The sales comparison approach is based upon verifiable settled sales. Adjustments to the sale prices are supported by and extracted from the market data; such adjustments are made only when the dissimilarity has a material effect on market value. Sales comparison is the method relied upon most by market participants and it is weighted in the reconciled conclusion, \$205,000 as the opinion of the subject property's market value. | | | | | | | |
| Exposure Time: The opinion of market value is based upon a reasonable exposure time is predicated upon the exposure time of the comparable sales. | ne of three-to-six months for a single family property, where the opinion of exposure | | | | | | |
| Predominant Value: The value opinion is below the \$258,000 predominant value indicated condition does not adversely impact the subject's marketability. | cated for the market area; however, it is reasonably stated for a property in average | | | | | | |
| Disclaimer: This analysis, conclusion, and the opinion of value are predicated upon reservice. I have no current or prospective interest in the subject property and have not immediately prior to accepting this assignment. | • | | | | | | |
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| | | | | | | | |
| COST ADDDAACH TO VALLE | E (not required by Fannie Mae) | | | | | | |
| Provide adequate information for the lender/client to replicate the below cost figures and calculations. | (not required by Failine mae) | | | | | | |
| Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) | | | | | | | |
| | | | | | | | |
| ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW | OPINION OF SITE VALUE =\$ | | | | | | |
| Source of cost data | DWELLING | | | | | | |
| Quality rating from cost service Effective date of cost data Comments on Cost Approach (gross living area calculations, depreciation, etc.) | Sq.Ft. @ \$ =\$ =\$ | | | | | | |
| The effective age of the subject property is based upon the condition, utility and level of | Garage/Carport Sq.Ft. @ \$ =\$ | | | | | | |
| deferred maintenance observed during property inspection. The estimate of remaining | Total Estimate of Cost-New =\$ | | | | | | |
| economic life is the difference between the generally accepted economic life of the | Less Physical Functional External | | | | | | |
| subject and its effective age at the time of inspection. | Depreciation =\$() | | | | | | |
| | Depreciated Cost of Improvements =\$ "As-is" Value of Site Improvements =\$ | | | | | | |
| | To be value of one improvements | | | | | | |
| | INDICATED VALUE BY COST APPROACH =\$ | | | | | | |
| | JE (not required by Fannie Mae) | | | | | | |
| Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) | = \$ Indicated Value by Income Approach | | | | | | |
| PROJECT INCODMATIO | I FOR PUDs (if applicable) | | | | | | |
| Is the developer/builder in control of the Homeowners' Association (HOA)? | No Unit type(s) Detached Attached | | | | | | |
| Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject proper | | | | | | | |
| Legal Name of Project | | | | | | | |
| Total number of phases Total number of units | Total number of units sold | | | | | | |
| Total number of units rented Total number of units for sale | Data source(s) | | | | | | |
| Was the project created by the conversion of existing building(s) into a PUD? Yes | No If Yes, date of conversion. | | | | | | |
| Does the project contain any multi-dwelling units? Yes No Data Source | If No describe the state of complains | | | | | | |
| Are the units, common elements, and recreation facilities complete? Yes No | If No, describe the status of completion. | | | | | | |
| <u>. </u> | | | | | | | |
| Are the common elements leased to or by the Homeowners' Association? | No If Yes, describe the rental terms and options. | | | | | | |
| | | | | | | | |

Freddie Mac Form 70 March 2005 UAD Version 9/2011 Page 3 of 6 Fannie Mae Form 1004 March 2005

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
- 3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied regarding this determination
- 4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Freddie Mac Form 70 March 2005 UAD Version 9/2011 Page 4 of 6 Case 19-13854-amc Doc 103 Filed 11/10/20 Entered 11/10/20 13:38:41 Desc Main Upiform Residential Report File # 2020997

APPRAISER'S CERTIFICATION:

The Appraiser certifies and agrees that:

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in appraisal report.
- 2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal

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| 21. The lender/client may disclose or distribute this | appraisal report to: | the borrower; another | lender at the request of the |
|---|-------------------------|------------------------|--|
| borrower; the mortgagee or its successors and | assigns; mortgage | insurers; government | sponsored enterprises; other |
| secondary market participants; data collection or | r reporting services; | professional appraisa | ıl organizations; any department, |
| agency, or instrumentality of the United States; and | d any state, the Di | strict of Columbia, or | other jurisdictions; without having to |
| obtain the appraiser's or supervisory appraiser's (i | if applicable) consent. | Such consent must | be obtained before this appraisal |
| report may be disclosed or distributed to any othe | r party (including, but | not limited to, the | public through advertising, public |
| relations, news, sales, or other media). | | | |
| | | | |
| 22. I am aware that any disclosure or distribution | of this appraisal repo | rt by me or the len | der/client may be subject to certain |

- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION:

The Supervisory Appraiser certifies and agrees that:

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

| APPRAISER \(\bigcap \) \(\bigcap \) | SUPERVISORY APPRAISER (ONLY IF REQUIRED) |
|---|--|
| Signature Shurr Indichambers | Signature |
| Name Jeaneen Purdie Chambers | Name |
| Company Name PA Certified General Real Estate Appraiser | Company Name |
| Company Address The Purdie Group, P.O. Box 9955 | Company Address |
| Philadelphia, PA 19118 | |
| Telephone Number (215) 248-6078 | Telephone Number |
| Email Address jeaneen@purdie-d.com | Email Address |
| Date of Signature and Report 10/09/2020 | Date of Signature |
| Effective Date of Appraisal 09/29/2020 | State Certification # |
| State Certification # GA003781 | or State License # |
| or State License # | State |
| or Other (describe) State # | Expiration Date of Certification or License |
| State PA | |
| Expiration Date of Certification or License 06/30/2021 | SUBJECT PROPERTY |
| ADDRESS OF PROPERTY APPRAISED | Did not inspect subject property |
| 148 Penn Ave | Did inspect exterior of subject property from street |
| Souderton, PA 18964 | Date of Inspection |
| APPRAISED VALUE OF SUBJECT PROPERTY \$ 205,000 | Did inspect interior and exterior of subject property |
| LENDER/CLIENT | Date of Inspection |
| Name Charles Nguyen | COMPARABLE SALES |
| Company Name Mr. David M. Offen, Attorney | ON MINDLE OFFICE |
| Company Address The Curtis Center 601 Walnut Street Ste 160 | Did not inspect exterior of comparable sales from street |
| Philadelphia, PA 19106 | Did inspect exterior of comparable sales from street |
| Email Address info@offenlaw.com | Date of Inspection |
| | |
| | |

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| | | | ends and condition | s Defale. High the subject | | | | | | |
|---|--|--------------------------------------|--|--|-------------|---|-------------|---|---------|-------------------|
| neighborhood. This is a required addendum for all appraisal reports v | with an effective date on or after A | April 1, 2009. | | | | | | | | |
| Property Address 148 Penn Ave | | City | Souderton | | S | tate PA | | ZIP Code 18 | 3964 | |
| Borrower | | | | | | | | | | |
| Instructions: The appraiser must use the information required on this | | | | | - | | | | | |
| housing trends and overall market conditions as reported in the Neigl | | | | | tent | | | | | |
| it is available and reliable and must provide analysis as indicated belo explanation. It is recognized that not all data sources will be able to p | | | | | nto. | | | | | |
| in the analysis. If data sources provide the required information as an | | | | • • | | | | | | |
| average. Sales and listings must be properties that compete with the | • | | | , | | | | | | |
| subject property. The appraiser must explain any anomalies in the da | | | | adda by a proopedate bayor or | | | | | | |
| Inventory Analysis | Prior 7–12 Months | | 6 Months | Current – 3 Months | \neg | | | Overall Trend | | |
| Total # of Comparable Sales (Settled) | 32 | 1 | 1 | 30 | \vdash | Increasing | | Stable | ТГ | Declinir |
| Absorption Rate (Total Sales/Months) | 5.33 | | 67 | 10.00 | | Increasing | Ħ | Stable | ┪ | Declinir |
| Total # of Comparable Active Listings | 5 | | 8 | 4 | Ť | Declining | | Stable | Ť | Increasi |
| Months of Housing Supply (Total Listings/Ab.Rate) | 0.94 | | 18 | 0.40 | T | Declining | | Stable | T | Increasi |
| Median Sale & List Price, DOM, Sale/List % | Prior 7–12 Months | Prior 4–6 | 6 Months | Current – 3 Months | | | | Overall Trend | | |
| Median Comparable Sale Price | \$ 229,900 | \$ 267 | 7,000 | \$ 270,000 | | Increasing | \boxtimes | Stable | | Declinir |
| Median Comparable Sales Days on Market | 39 | 1 | 4 | 13 | | Declining | \boxtimes | Stable | | Increasi |
| Median Comparable List Price | \$ 199,900 | \$ 268 | 8,500 | \$ 299,950 | \boxtimes | Increasing | | Stable | | Declinin |
| Median Comparable Listings Days on Market | 124 | 3 | 37 | 30 | | Declining | Æ | Stable | | Increasi |
| Median Sale Price as % of List Price | 99.32% | | 37% | 100.00% | | Increasing | | Stable | | Declinin |
| Seller-(developer, builder, etc.)paid financial assistance prevalent? Explain in detail the seller concessions trends for the past 12 months | Yes | No No | | | | Declining | | Stable | | Increasi |
| Cite data sources for above information. Bright, Summarize the above information as support for your conclusions in | multiple listing service | and public | record last i | updated on 09/22/202 | 20. | | | | | |
| an analysis of pending sales and/or expired and withdrawn listings, to Indexes disclose demand (sales) outpace supp | o formulate your conclusions, pro | ovide both an ex | planation and supp | port for your conclusions. | | at 98% to | 100 | % sale-to- | -list j | orice rat |
| | o formulate your conclusions, pro | vide both an ex | planation and supp | port for your conclusions. | time, | at 98% to | | % sale-to- | -list ı | price rat |
| Indexes disclose demand (sales) outpace supp | o formulate your conclusions, pro oly (listings) and sales g | vide both an ex | planation and supp lose within th | oort for your conclusions. The month marketing Project N | time, | | | Overall Trend | -list s | |
| Indexes disclose demand (sales) outpace supp If the subject is a unit in a condominium or cooperative project, compl Subject Project Data Total # of Comparable Sales (Settled) | o formulate your conclusions, pro oly (listings) and sales g | vide both an ex | planation and supp lose within th | oort for your conclusions. The month marketing Project N | time, | Increasing | | Overall Trend | -list ı | Declinir Declinir |
| Indexes disclose demand (sales) outpace supp If the subject is a unit in a condominium or cooperative project, compl Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) | o formulate your conclusions, pro oly (listings) and sales g | penerally cl | planation and suppliose within the | oort for your conclusions. Aree month marketing Project N Current – 3 Months | ame: | Increasing Increasing Declining Declining | | Overall Trend] Stable] Stable] Stable] Stable] Stable | -list ı | Declinir Declinir |
| Indexes disclose demand (sales) outpace supp If the subject is a unit in a condominium or cooperative project, compl Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings | o formulate your conclusions, pro oly (listings) and sales g | penerally cl | planation and suppliose within the | oort for your conclusions. The month marketing Project N | ame: | Increasing Increasing Declining Declining | | Overall Trend] Stable] Stable] Stable] Stable] Stable | -list ı | Declinin |
| Indexes disclose demand (sales) outpace supp If the subject is a unit in a condominium or cooperative project, compl Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? | of of ormulate your conclusions, proply (listings) and sales of the following: Prior 7–12 Months Yes No | penerally cl | planation and suppliose within the | oort for your conclusions. Aree month marketing Project N Current – 3 Months | ame: | Increasing Increasing Declining Declining | | Overall Trend] Stable] Stable] Stable] Stable] Stable | | Declinir Declinir |
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| Indexes disclose demand (sales) outpace supp If the subject is a unit in a condominium or cooperative project, compl Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties. Summarize the above trends and address the impact on the subject of the sales | of formulate your conclusions, proply (listings) and sales of the following: Prior 7–12 Months Yes No unit and project. | Prior 4-4 | planation and supplose within the state of t | port for your conclusions. Project N Current – 3 Months of REO listings and explain the t | ame: | Increasing Increasing Declining Declining | | Overall Trend] Stable] Stable] Stable] Stable] Stable | | Declinir Declinir |
| Indexes disclose demand (sales) outpace supp If the subject is a unit in a condominium or cooperative project, compl Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties. Summarize the above trends and address the impact on the subject of the sales | ete the following: Prior 7–12 Months Yes No | Prior 4–4 | planation and supplose within the black | port for your conclusions. Project N Current – 3 Months of REO listings and explain the t | ame: | Increasing Increasing Declining Declining | | Overall Trend] Stable] Stable] Stable] Stable] Stable | -list j | Declinin Declinin |
| Indexes disclose demand (sales) outpace supp If the subject is a unit in a condominium or cooperative project, compl Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties. Summarize the above trends and address the impact on the subject of the sales | ete the following: Prior 7–12 Months Yes No unit and project. | Prior 4–4 | planation and supplose within the state of t | port for your conclusions. Project N Current – 3 Months of REO listings and explain the 1 | ame: | Increasing Increasing Declining Declining | | Overall Trend] Stable] Stable] Stable] Stable] Stable | | Declinin Declinin |

Freddie Mac Form 71 March 2009

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Desc Main

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Borrower Page 9 of 18

Property Address 148 Penn Ave

City Souderton County Montgomery County State PA Zip Code 18964

Lender/Client



Subject Front

148 Penn Ave Sales Price

1,453 Gross Living Area Total Rooms Total Bedrooms Total Bathrooms 1.0 Location N;Res; View N;Res; Site 4975 sf Q4 Quality 101 Age









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Borrower Page 10 of 18

Property Address 148 Penn Ave

City Souderton County Montgomery County State PA Zip Code 18964

Lender/Client



rear garage



front elevation view



front entrance



stair and hall



living room



dining room

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 Borrower
 Page 11 of 18

 Property Address
 148 Penn Ave

 City
 Souderton
 County
 Montgomery County
 State
 PA
 Zip Code
 18964

 Lender/Client
 Le





kitchen same kitchen



stair to 2nd floor



rear bedroom



3-pc bathroom



same 3-pc bathroom

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Desc Main

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Borrower Page 12 of 18

Property Address 148 Penn Ave

City Souderton County Montgomery County State PA Zip Code 18964

Lender/Client



hall bathroom (same)



middle bedroom



front bedroom



same front bedroom



stair to 3rd floor



bedroom on 3rd floor

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| Borrower | | Document | | | | | | |
|------------------|--------------|----------|-------------------|-------|----|----------|-------|--|
| Property Address | 148 Penn Ave | | | | | | | |
| City | Souderton | County | Montgomery County | State | PA | Zip Code | 18964 | |
| Lender/Client | | | | | | | | |



unfinished basement



100-Amp electric



pump-fired hot water tank



oil-boiler furnace



Bilco door walk-up exit



oil tank

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| Borrower | | Document | Page 14 01 | | | | | |
|------------------|--------------|----------|-------------------|-------|----|----------|-------|--|
| Property Address | 148 Penn Ave | | | | | | | |
| City | Souderton | County | Montgomery County | State | PA | Zip Code | 18964 | |
| Landar/Cliant | | | | | | | | |



Comparable 1 62 Green St

120

Prox. to Subject 216,500 Sale Price Gross Living Area 1,680 Total Rooms Total Bedrooms 4 Total Bathrooms 1.1 N;Res; Location N;Res; View 4850 sf Site Q4 Quality

Age



Comparable 2

123 W Broad St Prox. to Subject 217,000 Sale Price Gross Living Area 1,428 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 1.0 Location N;Res; View N;Res; 5292 sf Q4 Quality Age 131



Comparable 3

Prox. to Subject Sale Price 229,000 1,654 Gross Living Area Total Rooms 7 Total Bedrooms 4 Total Bathrooms 1.1 Location N;Res; N;Res; View Site 2105 sf **Q**4 Quality Age 104

19 Central Ave

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UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs. rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

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(Source: Falante UMA) Requirements)

Quality Ratings and Definitions (continued)

03

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example:

 $3.2\ \text{indicates}$ three full baths and two half baths

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Main File No. 2020997

Desc Main

Abbreviations Used in Data Standardization Text

| Abbreviation | Full Name | Fields Where This Abbreviation May Appear |
|--------------|--|---|
| A | Adverse | Location & View |
| ac | Acres | Area, Site |
| AdjPrk | Adjacent to Park | Location |
| AdjPwr | Adjacent to Power Lines | Location |
| ArmLth | Arms Length Sale | Sale or Financing Concessions |
| AT | Attached Structure | Design (Style) |
| В | Beneficial | Location & View |
| ba | Bathroom(s) | Basement & Finished Rooms Below Grade |
| br | Bedroom | Basement & Finished Rooms Below Grade |
| BsyRd | Busy Road | Location Date of Oak (Time |
| Cook | Contracted Date Cash | Date of Sale/Time |
| Cash | Commercial Influence | Sale or Financing Concessions Location |
| Conv | Conventional | Sale or Financing Concessions |
| ср | Carport | Garage/Carport |
| CrtOrd | Court Ordered Sale | Sale or Financing Concessions |
| CtySky | City View Skyline View | View |
| CtyStr | City Street View | View |
| CV | Covered | Garage/Carport |
| DOM | Days On Market | Data Sources |
| DT | Detached Structure | Design (Style) |
| dw | Driveway | Garage/Carport |
| e | Expiration Date | Date of Sale/Time |
| Estate | Estate Sale | Sale or Financing Concessions |
| FHA | Federal Housing Authority | Sale or Financing Concessions |
| g | Garage | Garage/Carport |
| ga | Attached Garage | Garage/Carport |
| gbi | Built-in Garage | Garage/Carport |
| gd | Detached Garage | Garage/Carport |
| GlfCse | Golf Course | Location |
| Glfvw | Golf Course View | View |
| GR | Garden | Design (Style) |
| HR | High Rise | Design (Style) |
| in | Interior Only Stairs | Basement & Finished Rooms Below Grade |
| Ind | Industrial | Location & View |
| Listing | Listing | Sale or Financing Concessions |
| Lndfl | Landfill | Location |
| LtdSght | Limited Sight | View |
| MR | Mid-rise | Design (Style) |
| Mtn | Mountain View | View |
| N | Neutral | Location & View |
| NonArm | Non-Arms Length Sale | Sale or Financing Concessions |
| 0 | Other | Basement & Finished Rooms Below Grade |
| 0 | Other | Design (Style) |
| op | Open | Garage/Carport |
| Prk | Park View | View |
| Pstrl | Pastoral View | View |
| PwrLn | Power Lines | View |
| PubTrn | Public Transportation Relocation Sale | Location Sale or Financing Concessions |
| Relo | | |
| RE0 Res | REO Sale Residential | Sale or Financing Concessions Location & View |
| RH | USDA - Rural Housing | Sale or Financing Concessions |
| IL. | Recreational (Rec) Room | Basement & Finished Rooms Below Grade |
| RT | Row or Townhouse | Design (Style) |
| S | Settlement Date | Date of Sale/Time |
| SD | Semi-detached Structure | Design (Style) |
| Short | Short Sale | Sale or Financing Concessions |
| sf | Square Feet | Area, Site, Basement |
| sqm | Square Meters | Area, Site |
| Unk | Unknown | Date of Sale/Time |
| VA | Veterans Administration | Sale or Financing Concessions |
| w | Withdrawn Date | Date of Sale/Time |
| WO | Walk Out Basement | Basement & Finished Rooms Below Grade |
| Woods | Woods View | View |
| Wtr | Water View | View |
| WtrFr | Water Frontage | Location |
| wu | Walk Up Basement | Basement & Finished Rooms Below Grade |
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Main File No. 2020997

Desc Main

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Borrower
Property Address 148 Penn Ave
City Souderton County Montgomery County State PA Zip Code 18964
Lender/Client

